



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** [EB ACQUISITION COMPANY II LLC](#)

**City/State** [UNIVERSITY PARK, TX](#)

## Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [18,944,668](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

<a href="#">EB ACQUISITION COMPANY II LLC</a>
<a href="#">6565 HILLCREST AVENUE, 6TH FLOOR</a>
<a href="#">UNIVERSITY PARK, TX 75205</a>

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## Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018												
Average assets (\$000) .....	18,732,725			16,853,110			18,025,135			17,095,118															
Net income (\$000) .....	19,890			9,438			39,956			7,356															
Number of BHCs in peer group .....	133			123			128			125															
<b>Earnings and Profitability:</b>																									
<b>Percent of Average Assets</b>																									
Net interest income (tax equivalent) .....	3.23	2.67	86	3.51	2.94	83	3.19	2.77	77		3.01														
+ Non-interest income .....	0.35	1.13	10	0.46	1.12	18	0.39	1.21	12	0.17	1.32	2													
- Overhead expense .....	2.05	2.28	36	2.82	2.68	64	2.38	2.57	48	1.08	2.69	1													
- Provision for credit losses .....	0.13	-0.12	88	0.39	0.88	23	0.64	0.51	70	0.13	0.15	52													
+ Securities gains (losses) .....	0	0.01	32	0	0.03	25	0	0.02	16	0	0.01	35													
+ Other tax equivalent adjustments .....	0	0	83	0	0	45	0	0	82		0														
= Pretax net operating income (tax equivalent) .....	1.40	1.78	22	0.75	0.64	51	0.57	1.04	15		1.56														
Net operating income .....	0.42	1.36	5	0.22	0.48	26	0.22	0.81	13	0.04	1.19	3													
Net income .....	0.42	1.35	5	0.22	0.48	26	0.22	0.82	13	0.04	1.19	3													
Net income (Subchapter S adjusted) .....		1.78			0.78			1.18			1.17														
<b>Percent of Average Earning Assets</b>																									
Interest income (tax equivalent) .....	3.64	3.18	80	4.29	4.09	66	3.76	3.55	61		4.41														
Interest expense .....	0.10	0.29	10	0.36	0.85	10	0.22	0.52	12	0.12	1.08	0													
Net interest income (tax equivalent) .....	3.54	2.88	87	3.94	3.24	82	3.54	3.01	78		3.33														
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																									
Net loan and lease losses / Average loans and leases .....	0.15	0.16	59	0.27	0.27	63	0.21	0.27	50	0.11	0.21	42													
Earnings coverage of net loan and lease losses (X) .....	16.70	25.70	56	6.97	17.23	39	9.50	22.91	42	4.04	24.40	17													
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.15	1.49	27	0.46	1.32	10	1.16	1.58	27	0.37	0.83	13													
Allowance for loan and lease losses / Total loans and leases .....	1.15	1.47	29	0.46	1.30	10	1.16	1.55	28	0.37	0.81	13													
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.43	0.70	32	0.63	0.63	55	0.47	0.71	34	0.73	0.57	69													
30-89 days past due loans and leases / Total loans and leases .....	0.73	0.33	87	0.68	0.52	73	0.83	0.39	86	0.78	0.43	85													
<b>Liquidity and Funding</b>																									
Net noncore funding dependence .....	-7.81	-0.51	29	-8.77	14.37	4	-7.04	3.20	22	-9.31	14.45	4													
Net short-term noncore funding dependence .....	-8.15	-6.88	42	-9.15	4.94	10	-7.40	-4.76	33	-10.37	3.38	13													
Net loans and leases / Total assets .....	59.50	60.99	39	60	64.23	26	57.43	61.58	29	58.88	63.77	26													
<b>Capitalization</b>																									
Tier 1 leverage ratio .....	8.53	9.15	36	8.71	9.43	31	8.33	9.13	29	8.45	9.76	15													
Holding company equity capital / Total assets .....	5.89	10.72	1	6.33	11.64	1	5.84	11.16	1	6.08	12.43	2													
Total equity capital (including minority interest) / Total assets .....	13	10.85	81	13.93	11.80	77	12.89	11.29	73	13.36	12.57	61													
Common equity tier 1 capital / Total risk-weighted assets .....	14.02	12.57	75	13.18	11.64	79	13.81	12.38	79	13.01	12.17	75													
Net loans and leases / Equity capital (X) .....	10.10	5.73	95	9.48	5.59	95	9.83	5.58	95	9.68	5.21	97													
Cash dividends / Net income .....	0	23.13	6	0	81.34	4	0	42.30	4	0	33.12	3													
Cash dividends / Net income (Subchapter S adjusted) .....		14.81			139.66			-0.65			-12.02														
<b>Growth Rates</b>																									
Assets .....	11.17	16.49	39		11.31		11.27	16.68	35		9.26														
Equity capital .....	3.44	9.13	27		5.70		6.89	6.99	56		10.49														
Net loans and leases .....	10.24	7.22	66		9.91		8.54	9.07	56		9.10														
Noncore funding .....	-50.99	-25.09	18		16.35		-42.83	-12.18	13		6.59														
<b>Parent Company Ratios</b>																									
Short-term debt / Equity capital .....	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36													
Long-term debt / Equity capital .....	0	11.33	11	0	12.46	14	0	13.56	10	0	13.04	13													
Equity investment in subsidiaries / Equity capital .....	100	102.85	35	100	103.91	29	100	102.81	35	100	103.22	35													
Cash from ops + noncash items + op expense / Op expense + dividends .....		98.58			176.81			147.24			190.27														

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	137,334	136,589	529,952	180,777		0.55	
Income from lease financing receivables.....	0	1	2	2		-100.00	
Fully taxable income on loans and leases.....	137,325	136,575	529,860	180,779		0.55	
Tax-exempt income on loans and leases.....	9	15	94	0		-40.00	
Estimated tax benefit on income on loans and leases.....	2	6	22			-60.81	
Income on loans and leases (tax equivalent).....	137,336	136,596	529,976			0.54	
Investment interest income (tax equivalent).....	16,867	22,681	76,590			-25.64	
Interest on balances due from depository institutions.....	213	1,287	1,866	7,468		-83.45	
Interest income on other earning assets.....	1,220	852	3,125	1,391		43.19	
Total interest income (tax equivalent) .....	155,636	161,416	611,557			-3.58	
Interest on time deposits of \$250K or more .....	322	1,752	4,313	1,473		-81.62	
Interest on time deposits < \$250K.....	748	3,141	8,532	2,462		-76.19	
Interest on foreign office deposits .....	0	0	0	0			
Interest on other deposits .....	2,924	8,197	21,876	14,620		-64.33	
Interest on other borrowings and trading liabilities.....	0	7	47	6		-100.00	
Interest on subordinated debt and mandatory convertible securities .....	338	338	1,352			0.00	
Total interest expense.....	4,332	13,435	36,120	18,561		-67.76	
Net interest income (tax equivalent).....	151,304	147,981	575,437			2.25	
Non-interest income.....	16,264	19,516	70,748	29,066		-16.66	
Adjusted operating income (tax equivalent) .....	167,568	167,497	646,185			0.04	
Overhead expense.....	95,808	118,696	429,538	184,813		-19.28	
Provision for credit losses.....	6,244	16,563	114,745	21,765			
Securities gains (losses) .....	0	0	0	0			
Other tax equivalent adjustments .....	1	0	1				
Pretax net operating income (tax equivalent).....	65,775	31,476	102,227			108.97	
Applicable income taxes .....	19,212	9,305	8,563	4,311		106.47	
Tax equivalent adjustments .....	36	93	200			-61.29	
Applicable income taxes (tax equivalent).....	19,248	9,398	8,763			104.81	
Minority interest .....	26,637	12,640	53,508	9,851		110.74	
Net income before discontinued operations, net of minority interest .....	19,890	9,438	39,956	7,356		110.74	
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	19,890	9,438	39,956	7,356		110.74	
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	46,527	22,078	93,464	17,207		110.74	
Investment securities income (tax equivalent).....	16,867	22,681	76,590			-25.64	
US Treasury and agency securities (excluding mortgage-backed securities) .....	529	3,272	7,509	4,395		-83.83	
Mortgage-backed securities .....	15,202	18,026	63,697	21,576		-15.67	
All other securities .....	1,136	1,383	5,384			-17.89	
Cash dividends declared .....	0	0	0	0			
Common .....	0	0	0	0			
Preferred .....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.32	2.96	74	3.83	3.72	61	3.39	3.27	59			4			
Less: Interest expense .....	0.09	0.27	10	0.32	0.78	10	0.20	0.48	11	0.11	0.98	0			
Equals: Net interest income (tax equivalent) .....	3.23	2.67	86	3.51	2.94	83	3.19	2.77	77			3.01			
Plus: Non-interest income .....	0.35	1.13	10	0.46	1.12	18	0.39	1.21	12	0.17	1.32	2			
Equals: adjusted operating income (tax equivalent) .....	3.58	3.87	38	3.98	4.12	43	3.58	4.04	29			4.41			
Less: Overhead expense .....	2.05	2.28	36	2.82	2.68	64	2.38	2.57	48	1.08	2.69	1			
Less: Provision for credit losses .....	0.13	-0.12	88	0.39	0.88	23	0.64	0.51	70	0.13	0.15	52			
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	48	0	0	46	0	0	49			
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	33	0	0.03	26	0	0.02	17	0	0.01	35			
Plus: other tax equivalent adjustments .....	0	0	83	0	0	45	0	0	82			0			
Equals: Pretax net operating income (tax equivalent) .....	1.40	1.78	22	0.75	0.64	51	0.57	1.04	15			1.56			
Less: Applicable income taxes (tax equivalent) .....	0.41	0.40	58	0.22	0.16	66	0.05	0.23	9			0.36			
Less: Minority interest .....	0.57	0	98	0.30	0	98	0.30	0	98	0.06	0	95			
Equals: Net operating income .....	0.42	1.36	5	0.22	0.48	26	0.22	0.81	13	0.04	1.19	3			
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50			
Equals: Net income .....	0.42	1.35	5	0.22	0.48	26	0.22	0.82	13	0.04	1.19	3			
Memo: Net income (last four quarters) .....	0.27	1.07	5		0.98		0.22	0.82	13			1.19			
Net income-BHC and noncontrolling (minority) interest .....	0.99	1.37	19	0.52	0.49	45	0.52	0.83	18	0.10	1.20	3			
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.18	93.08	26	89.25	91.24	28	90.29	92.32	24	89.36	91.05	29			
Average interest-bearing funds / Average assets .....	46.98	62.97	4	48.92	66.92	4	48.27	64.06	5	50.23	65.57	3			
Interest income (tax equivalent) / Average earning assets .....	3.64	3.18	80	4.29	4.09	66	3.76	3.55	61			4.41			
Interest expense / Average earning assets .....	0.10	0.29	10	0.36	0.85	10	0.22	0.52	12	0.12	1.08	0			
Net interest income (tax equivalent) / Average earning assets .....	3.54	2.88	87	3.94	3.24	82	3.54	3.01	78			3.33			
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.85	4.05	84	5.36	4.74	85	4.87	4.27	82			5.09			
Interest-bearing bank balances .....	0.10	0.10	59	0.78	1.16	25	0.29	0.27	60	0.62	2.04	3			
Federal funds sold and reverse repos .....		0.26			1.34			0.68		0	2.44	4			
Trading assets .....	0	0.39	27	0	0.75	24	0	0.60	23	0	0.99	21			
Total earning assets .....	3.64	3.15	80	4.29	4.05	68	3.76	3.51	65	1.42	4.36	0			
Investment securities (tax equivalent) .....	1.32	1.84	16	2.07	2.60	10	1.61	2.25	8			2.76			
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.69	1.30	73	2.29	2.31	55	2.36	1.75	80	0.57	2.32	1			
Mortgage-backed securities .....	1.31	1.60	25	2.13	2.49	12	1.48	2.05	9	0.70	2.61	1			
All other securities .....	2.57	2.93	37	2.72	3.62	20	2.62	3.24	23			4.06			
Interest-bearing deposits .....	0.10	0.26	16	0.39	0.90	10	0.23	0.53	14	0.15	1.10	1			
Time deposits of \$250K or more .....	0.39	0.82	11	1.25	1.83	11	0.91	1.42	13	0.25	1.96	1			
Time deposits < \$250K .....	0.38	0.78	10	1.19	1.69	12	0.89	1.36	13	0.22	1.82	2			
Other domestic deposits .....	0.15	0.17	52	0.50	0.71	27	0.30	0.36	44	0.22	0.93	3			
Foreign deposits .....		0.13			0.79			0.42				1.19			
Federal funds purchased and repos .....	0	0.18	9	0.13	1.14	4	0.12	0.62	6	0	1.86	4			
Other borrowed funds and trading liabilities .....	0	1.38	4	0	1.90	1	0.03	1.50	1	0	2.38	1			
All interest-bearing funds .....	0.20	0.42	15	0.65	1.15	14	0.42	0.74	15	0.22	1.49	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018							
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	16,264		19,516		70,748		29,066								
Fiduciary activities income .....	2,498		2,541		9,846		3,279								
Service charges on deposit accounts - domestic .....	5,500		6,776		23,575		9,286								
Trading revenue.....	284		-490		296		0								
Investment banking fees and commissions.....	105		110		500		0								
Insurance activities revenue.....	0		0		0		0								
Venture capital revenue.....	0		0		0										
Net servicing fees .....	1,560		2,941		9,469		4,416								
Net securitization income .....	0		0		0										
Net gains (losses) on sales of loans, OREO, other assets.....	181		67		-842		1,186								
Other non-interest income.....	6,136		7,571		27,904		10,696								
Total overhead expenses .....	95,808		118,696		429,538		184,813								
Personnel expense.....	55,071		59,903		230,272		86,243								
Net occupancy expense.....	15,919		16,788		70,867		23,676								
Goodwill impairment losses .....	0		0		0		0								
Amortization expenses and impairment loss (other intangible assets).....	6,402		7,204		26,924		9,632								
Other operating expenses.....	18,416		34,801		101,475		65,262								
Fee income on mutual funds and annuities.....	42		51		276		0								
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0								
Number of equivalent employees .....	1,860		2,191		1,886		2,218								
Average personnel expense per employee.....	29.61		27.34		122.10		38.88								
Average assets per employee.....	10,071.36		7,691.97		9,557.34		7,707.45								
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	0.26	2.10	27	0.26	2.64	25	0.39	2.02	29	0	2.72	10			
Overhead expenses / Net Interest Income + non-interest income .....	57.19	59.31	37	70.90	63.90	80	66.49	62.28	70	81.08	61.29	91			
<b>Percent of Average Assets</b>															
Total overhead expense .....	2.05	2.28	36	2.82	2.68	64	2.38	2.57	48	1.08	2.69	1			
Personnel expense.....	1.18	1.28	39	1.42	1.36	58	1.28	1.30	52	0.50	1.41	0			
Net occupancy expense.....	0.34	0.24	86	0.40	0.27	89	0.39	0.26	91	0.14	0.28	7			
Other operating expenses.....	0.53	0.73	25	1	0.98	65	0.71	0.94	32	0.44	0.97	3			
Overhead less non-interest income .....	1.70	1.10	89	2.35	1.47	89	1.99	1.25	87	0.91	1.32	23			
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	57.18	58.69	40	70.86	63.38	81	66.47	61.82	70		60.64				
Personnel expense.....	32.86	33.28	42	35.76	33.17	67	35.64	32.36	67		32.39				
Net occupancy expense.....	9.50	6.42	86	10.02	6.75	90	10.97	6.58	95		6.52				
Other operating expenses.....	14.81	18.45	28	25.08	22.88	73	19.87	22.28	47		21.20				
Total non-interest income .....	9.71	28.42	7	11.65	26.40	13	10.95	28.83	11		29.23				
Fiduciary activities income .....	1.49	2.15	46	1.52	2.03	47	1.52	2.09	49		1.97				
Service charges on domestic deposit accounts .....	3.28	3.21	49	4.05	3.92	49	3.65	3.27	55		3.88				
Trading revenue.....	0.17	0.97	55	-0.29	1.58	11	0.05	1.28	46		1.18				
Investment banking fees and commissions.....	0.06	2.51	15	0.07	2.81	14	0.08	2.46	15		3.54				
Insurance activities revenue.....	0	0.38	11	0	0.40	14	0	0.41	11		0.47				
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44		0.02				
Net servicing fees .....	0.93	0.99	70	1.76	-0.41	93	1.47	0.01	91		0.28				
Net securitization income .....	0	0.01	45	0	0.01	47	0	0	45		0.01				
Net gain (loss) - sales of loans, OREO, and other assets .....	0.11	3.74	12	0.04	1.88	20	-0.13	3.92	5		1.86				
Other non-interest income.....	3.66	8.65	14	4.52	9.85	24	4.32	9.65	19		10.04				
Overhead less non-interest income .....	47.47	29.66	92	59.21	36.23	89	55.52	31.93	92		31.06				
Applicable income taxes / Pretax net operating income (tax equivalent).....	29.21	21.04	95	29.56	17.54	96	8.38	18.63	8		20.56				
Applicable income tax + TE / Pretax net operating income + TE .....	29.26	22.74	93	29.86	22.86	86	8.57	21.18	7		23.23				

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	Percent Change						
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans .....	6,520,899	7,214,017	6,567,600	7,360,525			-9.61	
Commercial and industrial loans .....	1,695,540	596,341	1,624,783	571,277			184.32	
Loans to individuals .....	3,115,004	2,380,286	2,856,792	2,148,811			30.87	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0				
Agricultural loans .....	6,397	14,792	8,626	17,156			-56.75	
Other loans and leases .....	64,805	65,903	65,810	3,036			-1.67	
Less: Unearned income .....	0	0	0	0				
Loans and leases, net of unearned income .....	11,402,645	10,271,339	11,123,611	10,166,400			11.01	
Less: Allowance for loan and lease losses .....	131,182	47,004	129,248	37,315			179.09	
Net loans and leases .....	11,271,463	10,224,335	10,994,363	10,129,085			10.24	
Debt securities that reprice or mature in over 1 year .....	4,275,029	3,023,415	4,585,079	3,081,142			41.40	
Mutual funds and equity securities .....	12,447	11,566	12,334	12,570			7.62	
Subtotal .....	15,558,939	13,259,316	15,591,776	13,222,797			17.34	
Interest-bearing bank balances .....	865,772	675,848	761,155	648,255			28.10	
Federal funds sold and reverse repos .....	0	0	0	0				
Debt securities that reprice or mature within 1 year .....	701,495	1,206,684	797,192	1,386,947			-41.87	
Trading assets .....	58,075	92,315	81,410	41,341			-37.09	
Total earning assets .....	17,184,281	15,234,163	17,231,533	15,299,340			12.80	
Non-interest-bearing cash and due from depository institutions .....	236,803	304,352	410,612	397,192			-22.19	
Premises, fixed assets, and leases .....	194,986	226,415	204,189	230,170			-13.88	
Other real estate owned .....	886	2,853	14,486	2,889			-68.94	
Investment in unconsolidated subsidiaries .....	0	0	0	0				
Intangible and other assets .....	1,327,712	1,273,298	1,282,088	1,274,603			4.27	
Total assets .....	18,944,668	17,041,081	19,142,908	17,204,194			11.17	
Quarterly average assets .....	18,732,725	16,853,110	18,658,750	17,027,790			11.15	
Average loans and leases (YTD) .....	11,323,572	10,196,794	10,874,469	9,991,286			11.05	
<b>Memoranda</b>								
Loans held-for-sale .....	389	228	347	1,768			70.61	
Loans not held-for-sale .....	11,402,256	10,271,111	11,123,264	10,164,632			11.01	
Real estate loans secured by 1–4 family .....	1,886,711	2,186,161	1,931,191	2,168,653			-13.70	
Commercial real estate loans .....	4,611,118	4,987,515	4,605,644	5,148,784			-7.55	
Construction and land development .....	83,599	127,485	93,265	183,291			-34.42	
Multifamily .....	1,396,157	1,182,840	1,247,690	1,137,750			18.03	
Nonfarm nonresidential .....	3,131,362	3,677,190	3,264,689	3,827,743			-14.84	
Real estate loans secured by farmland .....	23,070	40,341	30,765	43,088			-42.81	
Total investment securities .....	4,988,971	4,241,665	5,394,605	4,480,659			17.62	
U.S. Treasury securities .....	96,388	449,944	96,792	611,032			-78.58	
US agency securities (excluding mortgage-backed securities) .....	30,503	126,458	55,680	173,310			-75.88	
Municipal securities .....	84,594	115,239	87,379	120,984			-26.59	
Mortgage-backed securities .....	4,668,929	3,450,034	5,038,015	3,488,812			35.33	
Asset-backed securities .....	8,557	15,532	10,156	17,660			-44.91	
Other debt securities .....	87,553	72,892	94,249	56,291			20.11	
Mutual funds and equity securities .....	12,447	11,566	12,334	12,570			7.62	
Available-for-sale securities .....	4,917,244	4,127,331	5,313,700	4,355,792			19.14	
U.S. Treasury securities .....	96,388	449,944	96,792	611,032			-78.58	
US agency securities (excluding mortgage-backed securities) .....	30,503	126,458	55,680	173,310			-75.88	
Municipal securities .....	64,353	77,815	65,119	77,744			-17.30	
Mortgage-backed securities .....	4,638,447	3,400,222	5,001,860	3,437,415			36.42	
Asset-backed securities .....	0	0	0	0				
Other debt securities .....	87,553	72,892	94,249	56,291			20.11	
Mutual funds and equity securities .....	0	0	0	0				
Held-to-maturity securities appreciation (depreciation) .....	4,101	3,762	4,773	2,472			9.01	
Available-for-sale securities appreciation (depreciation) .....	31,863	67,674	104,272	-8,837			-52.92	
Structured notes, fair value .....	0	0	0	0				
Pledged securities .....	1,593,837	2,007,551	1,472,376	2,153,040			-20.61	

## Liabilities and Changes in Capital

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Demand deposits .....		7,492,638	6,319,830	7,497,473	6,231,015		18.56	
NOW, ATS and transaction accounts .....		2,160,481	1,873,593	2,432,886	2,385,971		15.31	
Time deposits less brokered deposits < \$250K .....		720,863	892,401	707,689	923,206		-19.22	
MMDA and other savings accounts .....		5,463,618	4,501,672	5,252,094	4,338,420		21.37	
Other non-interest-bearing deposits .....		0	0	0	0			
Core deposits .....		15,837,600	13,587,496	15,890,142	13,878,612		16.56	
Time deposits of \$250K or more .....		311,811	554,596	355,045	563,395		-43.78	
Foreign deposits .....		0	0	0	0			
Federal funds purchased and repos .....		3,913	17,985	3,310	24,622		-78.24	
Secured federal funds purchased .....		0	0	0	0			
Commercial paper .....		0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less .....		0	0	0	279			
Other borrowings w/remaining maturity over 1 year .....		0	0	0	63,992			
Brokered deposits < \$250K .....		37,022	147,196	101,421	151,871		-74.85	
Noncore funding .....		352,746	719,777	459,776	804,159		-50.99	
Trading liabilities .....		48,450	80,480	71,282	27,708		-39.80	
Subordinated notes and debentures + trust preferred securities .....		24,856	24,817	24,846	24,807		0.16	
Other liabilities .....		219,047	253,952	229,701	170,947		-13.74	
Total liabilities .....		16,482,699	14,666,522	16,675,747	14,906,233		12.38	
<b>Equity Capital</b>								
Perpetual preferred stock (including surplus) .....		0	0	0	0			
Common stock .....		0	0	0	0			
Common surplus .....		1,043,195	1,043,195	1,043,195	1,043,195		0.00	
Retained earnings .....		67,202	17,009	47,312	7,356		295.10	
Accumulated other comprehensive income .....		5,577	18,617	27,687	-4,476		-70.04	
Other equity capital components .....		0	0	0	0			
Total holding company equity capital .....		1,115,974	1,078,821	1,118,194	1,046,075		3.44	
Noncontrolling (minority) interest in subsidiaries .....		1,345,995	1,295,738	1,348,967	1,251,886		3.88	
Total equity capital, including minority interest .....		2,461,969	2,374,559	2,467,161	2,297,961		3.68	
Total liabilities and capital .....		18,944,668	17,041,081	19,142,908	17,204,194		11.17	
<b>Memoranda</b>								
Non-interest-bearing deposits .....		7,492,638	6,319,830	7,497,473	6,231,015		18.56	
Interest-bearing deposits .....		8,693,795	7,969,458	8,849,135	8,362,863		9.09	
Total deposits .....		16,186,433	14,289,288	16,346,608	14,593,878		13.28	
Long-term debt that reprices within 1 year .....		0	0	0	0			
<b>Changes in Holding Company Equity Capital</b>								
Equity capital, previous year-end as amended .....		1,118,194	1,046,075	1,046,075	0			
Accounting restatements .....		0	0	0	0			
Net income .....		19,890	9,438	39,956	7,356			
Net sale of new perpetual preferred stock .....		0	0	0	0			
Net sale of new common stock .....		0	0	0	0			
Sale of treasury stock .....		0	0	0	0			
Less: Purchase of treasury stock .....		0	0	0	0			
Changes incident to business combinations .....		0	0	0	0			
Less: Dividends declared .....		0	0	0	0			
Change in other comprehensive income .....		-22,110	23,093	32,163	-4,476			
Changes in debit to ESOP liability .....		0	0	0	0			
Other adjustments to equity capital .....		0	215	0	1,043,195			
Holding company equity capital, ending balance .....		1,115,974	1,078,821	1,118,194	1,046,075			

## Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	34.42	36.10	40	42.33	38.37	49	34.31	36.22	41	42.78	37.78	51			
Commercial and industrial loans .....	8.95	13.88	22	3.50	12.73	10	8.49	13.52	22	3.32	12.02	13			
Loans to individuals .....	16.44	3.42	92	13.97	3.84	91	14.92	3.40	92	12.49	4.20	90			
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29			
Agricultural loans.....	0.03	0.19	48	0.09	0.20	62	0.05	0.19	53	0.10	0.24	63			
Other loans and leases.....	0.34	4.29	9	0.39	4.96	6	0.34	4.63	8	0.02	5.01	1			
Net loans and leases.....	59.50	60.99	39	60	64.23	26	57.43	61.58	29	58.88	63.77	26			
Debt securities over 1 year.....	22.57	16.70	74	17.74	14.63	66	23.95	15.55	84	17.91	14.60	67			
Mutual funds and equity securities .....	0.07	0.06	68	0.07	0.05	69	0.06	0.05	70	0.07	0.06	67			
Subtotal .....	82.13	78.43	58	77.81	80.12	26	81.45	78.16	56	76.86	79.65	24			
Interest-bearing bank balances .....	4.57	9.08	23	3.97	4.14	54	3.98	7.51	27	3.77	3.06	68			
Federal funds sold and reverse repos.....	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25			
Debt securities 1 year or less .....	3.70	1.59	86	7.08	1.72	93	4.16	1.68	86	8.06	1.91	92			
Trading assets .....	0.31	0.56	58	0.54	1.27	50	0.43	1.01	53	0.24	1.19	52			
Total earning assets.....	90.71	91.48	41	89.40	89.78	45	90.02	91.05	36	88.93	89.53	40			
Non-interest cash and due from depository institutions.....	1.25	1	72	1.79	1.12	92	2.14	1.07	97	2.31	1.14	97			
Other real estate owned.....	0	0.02	32	0.02	0.03	46	0.08	0.02	89	0.02	0.03	48			
All other assets.....	8.04	7.44	59	8.82	9.05	46	7.84	7.82	50	8.76	9.27	42			
<b>Memoranda</b>															
Short-term investments .....	8.27	11.92	36	11.05	7.73	77	8.14	11.17	42	11.83	7.63	77			
U.S. Treasury securities.....	0.51	0.98	66	2.64	0.86	81	0.51	0.84	68	3.55	1.03	83			
US agency securities (excluding mortgage-backed securities) .....	0.16	0.73	39	0.74	0.51	70	0.29	0.63	50	1.01	0.54	74			
Municipal securities .....	0.45	1.77	36	0.68	1.44	47	0.46	1.69	35	0.70	1.34	48			
Mortgage-backed securities .....	24.64	12.38	94	20.25	11.43	92	26.32	11.75	95	20.28	11.44	90			
Asset-backed securities .....	0.05	0.35	60	0.09	0.27	65	0.05	0.32	59	0.10	0.28	66			
Other debt securities .....	0.46	0.46	63	0.43	0.39	67	0.49	0.42	66	0.33	0.39	64			
Loans held-for-sale.....	0	0.46	13	0	0.40	16	0	0.52	15	0.01	0.39	21			
Loans held for investment .....	60.19	61.15	40	60.27	64.43	27	58.11	61.72	30	59.08	63.50	28			
Real estate loans secured by 1–4 family .....	9.96	11.69	42	12.83	13.18	47	10.09	11.91	41	12.61	13.29	48			
Revolving .....	0.76	1.51	32	1.25	2.02	40	0.84	1.66	33	1.24	2.07	41			
Closed-end, secured by first liens .....	8.97	9.76	50	11.37	10.62	56	9	9.81	47	11.16	10.69	53			
Closed-end, secured by junior liens .....	0.22	0.21	68	0.21	0.28	53	0.25	0.22	69	0.20	0.28	51			
Commercial real estate loans .....	24.34	22.27	54	29.27	23.11	58	24.06	22.22	50	29.93	22.23	62			
Construction and land development.....	0.44	3.32	13	0.75	3.46	21	0.49	3.40	15	1.07	3.44	26			
Multifamily.....	7.37	3.21	88	6.94	3.23	88	6.52	3.12	87	6.61	3.01	89			
Nonfarm nonresidential .....	16.53	14.77	57	21.58	15.32	68	17.05	14.72	56	22.25	14.69	72			
Real estate loans secured by farmland.....	0.12	0.33	57	0.24	0.35	65	0.16	0.33	60	0.25	0.36	65			

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	57.19	57.91	39	70.23	57.83	65	59.04	57.15	43	72.40	57.46	71			
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	16.55	19.43	40	21.28	20.44	53	17.36	19.43	39	21.33	20.75	52			
Real estate loans secured by 1–4 family.....	1.27	2.45	37	2.07	3.09	39	1.44	2.64	37	2.10	3.15	40			
Revolving .....	15.28	16.76	45	19.21	17.13	61	15.92	16.59	46	19.23	17.39	61			
Closed-end.....	40.44	35.36	57	48.56	34.31	74	41.40	34.63	58	50.65	33.52	82			
Construction and land development.....	0.73	5.29	9	1.24	5.12	16	0.84	5.26	12	1.80	5.09	25			
1–4 family.....	0.09	1.05	19	0.35	0.98	39	0.10	0.93	21	0.08	0.94	24			
Other.....	0.64	4.21	10	0.89	4	16	0.74	4.19	12	1.72	4.02	25			
Multifamily.....	12.24	5.08	89	11.52	4.90	88	11.22	4.96	89	11.19	4.69	88			
Nonfarm nonresidential .....	27.46	23.47	59	35.80	22.69	80	29.35	22.93	64	37.65	22.15	86			
Owner-occupied.....	4.54	7.93	30	5.93	7.70	39	4.75	7.68	32	6.13	7.72	41			
Other.....	22.93	15.25	79	29.87	14.76	95	24.60	14.95	84	31.52	14.34	96			
Real estate loans secured by farmland.....	0.20	0.56	57	0.39	0.53	65	0.28	0.54	63	0.42	0.55	66			
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29			
Commercial and industrial loans .....	14.87	23.16	22	5.81	20.31	9	14.61	22.17	22	5.62	19.53	9			
Loans to individuals .....	27.32	6.02	92	23.17	6.48	92	25.68	6.13	93	21.14	7.13	86			
Credit card loans .....	0	0.50	22	0	0.71	21	0	0.65	22	0	0.81	21			
Agricultural loans.....	0.06	0.33	45	0.14	0.31	64	0.08	0.32	52	0.17	0.37	64			
Other loans and leases.....	0.57	8.05	10	0.64	9.38	6	0.59	9.09	8	0.03	9.85	1			
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	395.35	382.51	46	503.88	401.07	66	409.03	381.27	46	527.63	391.26	69			
Real estate loans secured by 1–4 family.....	114.39	124.29	47	152.70	138.65	55	120.27	125.03	48	155.46	138.18	57			
Revolving .....	8.78	16.14	37	14.88	21.22	45	10	17.42	37	15.33	21.26	44			
Closed-end.....	105.61	106.79	55	137.82	115.78	64	110.28	106.14	55	140.13	115.20	65			
Commercial real estate loans .....	279.56	237.40	58	348.36	240.54	75	286.84	234.65	58	369.08	229.44	81			
Construction and land development.....	5.07	35.26	12	8.90	35.93	21	5.81	35.62	16	13.14	34.95	29			
1–4 family.....	0.62	6.84	22	2.52	6.92	39	0.66	6.34	23	0.60	6.61	23			
Other.....	4.45	28.01	13	6.38	27.85	18	5.15	28.16	17	12.54	27.32	32			
Multifamily.....	84.65	34.02	89	82.62	33.54	89	77.71	32.74	89	81.56	31.04	90			
Nonfarm nonresidential .....	189.85	157.71	59	256.84	159.79	80	203.32	155.06	62	274.39	152.10	85			
Owner-occupied.....	31.35	52.99	31	42.56	54.16	44	32.93	52.37	32	44.70	53.07	46			
Other.....	158.49	102.29	79	214.28	103.49	93	170.39	100.54	83	229.69	97.41	96			
Real estate loans secured by farmland.....	1.40	3.50	58	2.82	3.48	66	1.92	3.44	62	3.09	3.60	66			
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29			
Commercial and industrial loans .....	102.80	145.22	29	41.65	132.09	11	101.19	139.91	30	40.95	122.02	14			
Loans to individuals .....	188.86	35.91	94	166.26	40.80	93	177.92	37.47	94	154.03	43.51	90			
Credit card loans .....	0	2.59	22	0	3.94	21	0	3.30	22	0	4.34	21			
Agricultural loans.....	0.39	1.94	48	1.03	1.90	67	0.54	1.88	55	1.23	2.18	66			
Other loans and leases.....	3.93	47.52	9	4.60	54.71	6	4.10	49.54	8	0.22	52.44	1			
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	36.96	27.81	72	43.99	27.16	85	37.79	27.32	76	45.81	26.45	89			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	255.53	185.94	76	315.61	188.67	85	261.81	183.76	77	333.83	178.57	88			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	286.89	243.39	58	358.17	248.20	76	294.74	240.85	57	378.53	236.10	81			

## Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	8.27	11.92	36	11.05	7.73	77	8.14	11.17	42	11.83	7.63	77			
Liquid assets .....	31.44	27.16	63	29.92	22.73	79	33.66	26.22	77	31.15	22.44	78			
Investment securities .....	26.33	18.78	77	24.89	16.91	81	28.18	17.85	85	26.04	16.99	83			
Net loans and leases .....	59.50	60.99	39	60	64.23	26	57.43	61.58	29	58.88	63.77	26			
Net loans, leases and standby letters of credit .....	59.76	61.79	38	60.18	65.22	24	57.71	62.48	29	59.04	64.84	25			
Core deposits .....	83.60	73.69	88	79.73	64.18	89	83.01	70.67	94	80.67	63.09	93			
Noncore funding .....	1.86	11.95	6	4.22	19.78	6	2.40	14.13	5	4.67	19.36	6			
Time deposits of \$250K or more .....	1.65	1.96	49	3.25	2.95	62	1.85	2.11	52	3.27	2.94	59			
Foreign deposits .....	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38			
Federal funds purchased and repos .....	0.02	1.22	23	0.11	1.77	22	0.02	1.47	21	0.14	1.94	26			
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	48	0	0	49			
Net federal funds purchased (sold) .....	0.02	0.60	38	0.11	0.97	34	0.02	0.54	39	0.14	0.48	42			
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45			
Other borrowings w/remaining maturity of 1 year or less .....	0	1.11	10	0	3.69	4	0	1.24	7	0	3.01	6			
Earning assets that reprice within 1 year .....	17.55	38.67	6	21.58	39.59	11	18.55	39.38	8	26.22	39.29	13			
Interest-bearing liabilities that reprice within 1 year .....	4.54	7.73	37	8.12	10.23	41	5.03	8.20	39	7.80	10.19	37			
Long-term debt that reprices within 1 year .....	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25			
Net assets that reprice within 1 year .....	13.01	29.49	16	13.45	27.26	18	13.52	29.11	15	18.42	26.63	28			
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-7.81	-0.51	29	-8.77	14.37	4	-7.04	3.20	22	-9.31	14.45	4			
Net short-term noncore funding dependence .....	-8.15	-6.88	42	-9.15	4.94	10	-7.40	-4.76	33	-10.37	3.38	13			
Short-term investment / Short-term noncore funding .....	524.45	246.74	86	281.28	77.70	92	386.34	184.19	84	306.62	77.77	94			
Liquid assets - short-term noncore funding / Nonliquid assets .....	43.56	30.67	72	37.09	16.50	85	47.56	28.18	84	39.65	16.97	85			
Net loans and leases / Total deposits .....	69.64	76.22	30	71.55	88.34	14	67.26	79.43	19	69.41	90.31	13			
Net loans and leases / Core deposits .....	71.17	83.77	27	75.25	101.46	10	69.19	88.34	16	72.98	103.93	7			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.27	0.62	45	0.27	1.57	28	0.32	1.57	27	0.18	0.72	36			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	2.10	1.31	71	4.89	3.85	70	7.06	4.31	81	-0.65	1.36	2			
Structured notes appreciation (depreciation) / Tier 1 capital .....	0			-0.04			0.02			0					
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	1.19	12.84	39	2.42	12.92	43	1.27	11.38	41	2.51	12.67	42			
Available-for-sale securities .....	98.56	85.49	65	97.30	85.17	57	98.50	87.23	63	97.21	85.40	58			
U.S. Treasury securities .....	1.93	5.10	62	10.61	5.04	78	1.79	4.72	62	13.64	6.15	77			
US agency securities (excluding mortgage-backed securities) .....	0.61	4.35	35	2.98	3.36	61	1.03	4.01	43	3.87	3.49	66			
Municipal securities .....	1.70	9.71	33	2.72	8.69	38	1.62	9.83	31	2.70	7.75	38			
Mortgage-backed securities .....	93.58	66.67	89	81.34	68.40	66	93.39	66.64	87	77.86	67.43	60			
Asset-backed securities .....	0.17	1.97	59	0.37	1.67	63	0.19	1.91	57	0.39	1.66	64			
Other debt securities .....	1.75	3.05	53	1.72	2.67	57	1.75	3.01	51	1.26	2.94	54			
Mutual funds and equity securities .....	0.25	0.36	63	0.27	0.35	65	0.23	0.35	58	0.28	0.40	61			
Debt securities 1 year or less .....	14.06	9.29	77	28.45	10.98	88	14.78	10.55	76	30.95	11.86	87			
Debt securities 1 to 5 years .....	22	16.09	69	25.48	17.72	69	20.85	17.03	63	23.97	17.94	67			
Debt securities over 5 years .....	63.69	72.48	27	45.80	67.50	22	64.15	69.86	37	44.79	66.02	25			
Pledged securities .....	31.95	33.48	48	47.33	36.65	67	27.29	35.67	38	48.05	30.57	73			
Structured notes, fair value .....	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42			
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-16.75	156.41	7		53.90		-23.43	183.32	6		26.69				
Investment securities .....	17.62	31.91	42		9.51		20.40	23.62	52		11.75				
Core deposits .....	16.56	29.18	13		12		14.49	26.88	14		11.23				
Noncore funding .....	-50.99	-25.09	18		16.35		-42.83	-12.18	13		6.59				

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			1,052,821	1,257,326	
Commit: Secured commercial real estate loans .....	197,353	269,316	236,900	279,690	
Commit: Unsecured real estate loans .....	90,601	92,297	60,800	94,676	
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	
Securities underwriting .....	48,993	30,638	52,435	27,671	
Standby letters of credit .....	0	0	0	130	
Commercial and similar letters of credit .....	0	0	0	0	
Securities lent .....	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	389	0	0	0	
Written options contracts (interest rate) .....	21,921	22,315	22,025	0	
Purchased options contracts (interest rate).....	21,921	22,315	22,025	0	
Interest rate swaps .....	2,045,101	2,302,850	2,135,272		
Futures and forward foreign exchange .....	0	0	0	0	
Written options contracts (foreign exchange).....	0	0	0	0	
Purchased options contracts (foreign exchange).....	0	0	0	0	
Foreign exchange rate swaps .....	0	0	0		
Commodity and other futures and forward contracts .....	0	0	0	0	
Written options contracts (commodity and other).....	0	0	0	0	
Purchased options contracts (commodity and other).....	0	0	0	0	
Commodity and other swaps .....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....							5.50	22.01	3	7.31	23.52	6			
Standby letters of credit .....	0.26	0.67	26	0.18	0.78	15	0.27	0.71	26	0.16	0.84	16			
Commercial and similar letters of credit .....	0	0.02	20	0	0.02	19	0	0.02	20	0	0.02	43			
Securities lent .....	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39			
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27			
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27			
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33			
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34			
Derivative contracts .....	11.03	42.67	35	13.78	54.47	31	11.38	48.62	31	0	68.47	1			
Interest rate contracts .....	11.03	30.32	37	13.78	40.32	34	11.38	34.36	33	0	47.31	1			
Interest rate futures and forward contracts .....	0	4.59	28	0	11.14	12	0	6.21	12	0	10.67	11			
Written options contracts (interest rate) .....	0.12	2	25	0.13	2.54	22	0.12	2.18	25	0	2.47	10			
Purchased options contracts (interest rate).....	0.12	1.45	51	0.13	1.56	50	0.12	1.46	49	0	2.65	22			
Interest rate swaps .....	10.80	20.33	46	13.51	23.70	44	11.15	20.83	43	0	28.86	3			
Foreign exchange contracts .....	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22			
Futures and forward foreign exchange contracts .....	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23			
Written options contracts (foreign exchange).....	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39			
Purchased options contracts (foreign exchange).....	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39			
Foreign exchange rate swaps .....	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38			
Equity, commodity, and other derivative contracts.....	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31			
Commodity and other futures and forward contracts .....	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40			
Written options contracts (commodity and other).....	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35			
Purchased options contracts (commodity and other).....	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34			
Commodity and other swaps .....	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35			
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....							9.68	42.82	2	12.58	45.53	7			

**Derivative Instruments**

Notional Amount	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Derivative contracts .....		2,089,332	2,347,480	2,179,322	0	
Interest rate contracts .....		2,089,332	2,347,480	2,179,322	0	
Foreign exchange contracts .....		0	0	0	0	
Equity, commodity, and other contracts .....		0	0	0	0	
Derivatives Position						
Futures and forwards .....		389	0	0	0	
Written options .....		21,921	22,315	22,025	0	
Exchange-traded .....		0	0	0	0	
Over-the-counter .....		21,921	22,315	22,025	0	
Purchased options .....		21,921	22,315	22,025	0	
Exchange-traded .....		0	0	0	0	
Over-the-counter .....		21,921	22,315	22,025	0	
Swaps .....		2,045,101	2,302,850	2,135,272	0	
Held for trading .....		2,088,943	2,347,480	2,179,322	0	
Interest rate contracts .....		2,088,943	2,347,480	2,179,322	0	
Foreign exchange contracts .....		0	0	0	0	
Equity, commodity, and other contracts .....		0	0	0	0	
Non-traded .....		389	0	0	0	
Interest rate contracts .....		389	0	0	0	
Foreign exchange contracts .....		0	0	0	0	
Equity, commodity, and other contracts .....		0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less) .....		2,067,411	2,325,164	2,157,297	2,423,407	
One year or less .....		227,693	132,336	269,646	92,792	
Over 1 year to 5 years .....		1,021,765	1,058,343	973,684	1,118,047	
Over 5 years .....		817,953	1,134,485	913,967	1,212,568	
Gross negative fair value (absolute value) .....		48,464	80,480	71,282	0	
Gross positive fair value .....		58,075	92,315	81,410	0	
Held for trading .....		58,075	92,315	81,410	0	
Non-traded .....		0	0	0	0	
Current credit exposure on risk-based capital derivative contracts .....		58,075	92,315	81,410	41,366	
Credit losses on derivative contracts .....		0	0	0	0	
Past Due Derivative Instruments Fair Value						
30-89 days past due .....		0	0	0	0	
90+ days past due .....		0	0	0	0	

## Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	100	94.52	76	100	94.85	79	100	94.10	77		93.44				
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.16	25	0	3.08	22	0	3.49	25		3.20				
Foreign exchange contracts .....	0	1.04	33	0	1.10	32	0	1.17	32		1.64				
Futures and forwards .....	0.02	12.82	18	0	13.53	7	0	14.05	7		13.49				
Written options .....	1.05	8.11	26	0.95	7.86	21	1.01	8.18	23		5.91				
Exchange-traded .....	0	0.10	42	0	0.11	42	0	0.14	40		0.15				
Over-the-counter .....	1.05	7.80	26	0.95	7.35	22	1.01	7.73	23		5.10				
Purchased options .....	1.05	3.58	51	0.95	3.47	49	1.01	3.42	51		4.42				
Exchange-traded .....	0	0.11	42	0	0.19	40	0	0.15	40		0.28				
Over-the-counter .....	1.05	3.15	54	0.95	2.77	52	1.01	2.86	55		3.35				
Swaps .....	97.88	69.64	83	98.10	69.06	85	97.98	68.76	87		69.75				
Held for trading .....	99.98	42.14	95	100	45.49	97	100	43.53	96		44.16				
Interest rate contracts .....	99.98	36.29	95	100	38.85	97	100	36.62	96		37.24				
Foreign exchange contracts .....	0	1.47	33	0	1.52	31	0	1.60	32		1.60				
Equity, commodity, and other contracts .....	0	0.51	40	0	0.72	37	0	0.68	38		0.83				
Non-traded .....	0.02	57.86	4	0	54.51	2	0	56.47	3		55.84				
Interest rate contracts .....	0.02	54.11	5	0	52.13	3	0	53.82	3		52.22				
Foreign exchange contracts .....	0	0.45	33	0	0.31	33	0	0.46	34		0.34				
Equity, commodity, and other contracts .....	0	0.12	37	0	0.08	38	0	0.10	37		0.13				
Derivative contracts (excluding futures and forex 14 days or less) .....	98.95	90.92	66	99.05	91.11	66	98.99	91.48	66		93.86				
One year or less .....	10.90	26.80	40	5.64	31.34	23	12.37	32.05	40		32.17				
Over 1 year to 5 years .....	48.90	28.69	81	45.08	27.94	70	44.68	27.06	75		30.45				
Over 5 years .....	39.15	30.03	60	48.33	31.18	73	41.94	29.56	65		28.09				
Gross negative fair value (absolute value) .....	2.32	1.21	82	3.43	1.98	76	3.27	1.55	82		0.83				
Gross positive fair value .....	2.78	1.70	89	3.93	2.69	75	3.74	2.23	83		1.19				
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.03	0.05	59	0.06	0.11	58	0.05	0.07	65	0	0.06	2			
Gross positive fair value (X) .....	0.04	0.07	50	0.07	0.13	45	0.06	0.09	48	0	0.07	1			
Held for trading (X) .....	0.04	0.05	65	0.07	0.10	58	0.06	0.07	60	0	0.06	18			
Non-traded (X) .....	0	0.01	6	0	0.02	6	0	0.02	4	0	0.01	5			
Current credit exposure (X) .....	0.04	0.05	58	0.07	0.09	53	0.06	0.06	55	0.03	0.05	53			
Credit losses on derivative contracts .....	0	0	47	0	0	45	0	0	43	0	0	45			
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	46	0	0	47			
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48			
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.54	0.61	59	0.88	1.16	54	0.76	0.85	55	0.40	0.73	58			

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	129,248	37,315	37,315	0	
Gross losses .....	7,681	8,533	30,730	12,243	
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	
Recoveries .....	3,371	1,659	7,918	1,541	
Net losses .....	4,310	6,874	22,812	10,702	
Provision for loan and lease losses .....	6,244	16,563	114,745	21,765	
Adjustments .....	0	0	0	26,252	
Ending balance .....	131,182	47,004	129,248	37,315	
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	0.13	-0.11	88	0.39	0.87	23	0.64	0.51	70	0.13	0.15	52		
Provision for loan and lease losses / Average loans and leases .....	0.22	-0.20	88	0.65	1.41	24	1.06	0.82	76	0.22	0.24	57		
Provision for loan and lease losses / Net loan and lease losses .....	144.87	-168.35	82	240.95	730.69	20	503	487.86	69	203.37	130.58	88		
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.15	1.49	27	0.46	1.32	10	1.16	1.58	27	0.37	0.83	13		
Allowance for loan and lease losses / Total loans and leases .....	1.15	1.47	29	0.46	1.30	10	1.16	1.55	28	0.37	0.81	13		
Allowance for loan and lease losses / Net loans and leases losses (X) .....	7.61	18.09	40	1.71	10.10	6	5.67	11.58	41	3.49	8.03	38		
Allowance for loan and lease losses / Nonaccrual assets .....	271.97	291.29	59	75.56	310.68	6	345.35	299.17	68	52.39	218.72	8		
ALLL / 90+ days past due + nonaccrual loans and leases .....	250.05	246.27	59	75.47	221.69	11	335.42	244.34	74	42.85	151.73	9		
Gross loan and lease losses / Average loans and leases .....	0.27	0.24	66	0.33	0.34	62	0.28	0.34	53	0.12	0.28	32		
Recoveries / Average loans and leases .....	0.12	0.08	73	0.07	0.07	49	0.07	0.07	61	0.02	0.08	15		
Net losses / Average loans and leases .....	0.15	0.16	59	0.27	0.27	63	0.21	0.27	50	0.11	0.21	42		
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	46	0	0	44	0	0	40		
Recoveries / Prior year-end losses .....	10.97	7.39	75	13.55	8.09	80	64.67	33.98	86		36.22			
Earnings coverage of net loan and lease losses (X) .....	16.70	25.70	56	6.97	17.23	39	9.50	22.91	42	4.04	24.40	17		

### Net Loan and Lease Losses By Type

Real estate loans .....	0	0.03	40	0	0.01	39	0.01	0.04	40	0	0.01	41		
Real estate loans secured by 1-4 family .....	0	-0.01	58	0	0.01	48	0	0.01	46	0	0.01	49		
Revolving .....	0	-0.03	61	0	0	49	0	0.01	54	0.02	0.02	58		
Closed-end .....	0	-0.01	63	0	0.01	48	0	0	48	0	0	45		
Commercial real estate loans .....	0	0.05	43	0	0.01	47	0.02	0.07	41	0	0.01	38		
Construction and land development .....	0	0	57	0	-0.01	68	0	0	59	0	-0.01	60		
1-4 family .....	0	0	58	0	0	60	0	0	59	0	0	55		
Other .....	0	0	57	0	-0.01	65	0	0	57	0	-0.01	61		
Multifamily .....	0	0	54	0	0	61	0	0	58	0	0	56		
Nonfarm nonresidential .....	0	0.07	38	0	0.02	41	0.03	0.11	40	0	0.02	38		
Owner-occupied .....	0	0.01	50	0	0.01	43	0	0.02	26	0	0.01	45		
Other .....	0	0.06	41	0	0.01	54	0.03	0.08	50	0	0.01	40		
Real estate loans secured by farmland .....	0	0	57	0	0.01	51	0	0.02	46	0	0.01	48		
Commercial and industrial loans .....	0.06	0.20	41	0.06	0.48	24	0.04	0.47	16	0.34	0.37	56		
Loans to individuals .....	0.51	1.06	35	1.12	1.43	50	0.71	1.13	47	0.40	1.17	24		
Credit card loans .....		2.41			3.52			2.92			3.11			
Agricultural loans .....	0	0.02	50	0	0.11	43	5.01	0.19	96	0	0.08	37		
Loans to foreign governments and institutions .....		0			0			0			0			
Other loans and leases .....	0.66	0.09	91	0.89	0.15	93	0.71	0.15	91	4.45	0.15	98		

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018					
<b>30+ Days Past Due and Nonaccrual Assets</b>														
30–89 days past due loans and leases .....		83,460		70,102		92,396		79,448						
90+ days past due loans and leases .....		4,228		75		1,108		15,857						
Nonaccrual loans and leases .....		48,234		62,207		37,425		71,226						
Total past due and nonaccrual loans and leases .....		135,922		132,384		130,929		166,531						
Restructured 30–89 days past due .....		0		0		0		0						
Restructured 90+ days past due .....		0		0		0		0						
Restructured nonaccrual .....		1,001		564		1,255		0						
Total restructured loans and leases .....		1,001		564		1,255		0						
30–89 days past due loans held for sale .....		0		0		0		0						
90+ days past due loans held for sale .....		0		0		0		0						
Nonaccrual loans held for sale .....		0		0		0		0						
Total past due and nonaccrual loans held for sale .....		0		0		0		0						
Restructured loans and leases in compliance .....		457		1,906		1,443		585						
Other real estate owned .....		886		2,853		14,486		2,889						
<b>Other Assets</b>														
30–89 days past due .....		0		0		0		0						
90+ days past due .....		0		0		0		0						
Nonaccrual .....		0		0		0		0						
Total other assets past due and nonaccrual .....		0		0		0		0						
<b>Percent of Loans and Leases</b>														
30–89 days past due loans and leases .....	0.73	0.33	87	0.68	0.52	73	0.83	0.39	86	0.78	0.43	85		
90+ days past due loans and leases .....	0.04	0.11	55	0	0.12	22	0.01	0.12	33	0.16	0.15	69		
Nonaccrual loans and leases .....	0.42	0.65	33	0.61	0.57	60	0.34	0.66	21	0.70	0.51	73		
90+ days past due and nonaccrual loans and leases .....	0.46	0.82	30	0.61	0.75	47	0.35	0.85	15	0.86	0.71	68		
30–89 days past due restructured .....	0	0.01	20	0	0.01	12	0	0.01	16	0	0.01	13		
90+ days past due restructured .....	0	0	30	0	0.01	29	0	0.01	29	0	0.01	29		
Nonaccrual restructured .....	0.01	0.13	11	0.01	0.14	10	0.01	0.13	12	0	0.14	4		
30–89 days past due loans held for sale .....	0	0	41	0	0	40	0	0	38	0	0	38		
90+ days past due loans held for sale .....	0	0	42	0	0	43	0	0	41	0	0	42		
Nonaccrual loans held for sale .....	0	0	39	0	0	39	0	0.01	38	0	0	40		
<b>Percent of Loans and Leases and Other Assets</b>														
<b>30+ Days Past Due and Nonaccrual</b>														
30–89 days past due assets .....	0.73	0.33	87	0.68	0.52	73	0.83	0.40	86	0.78	0.43	85		
90+ days past due assets .....	0.04	0.11	55	0	0.12	20	0.01	0.12	31	0.16	0.15	69		
Nonaccrual assets .....	0.42	0.66	33	0.61	0.58	60	0.34	0.67	21	0.70	0.53	73		
30+ days past due and nonaccrual assets .....	1.19	1.18	60	1.29	1.32	56	1.18	1.29	55	1.64	1.19	78		
<b>Percent of Total Assets</b>														
90+ days past due and nonaccrual assets .....	0.28	0.50	27	0.37	0.48	42	0.20	0.52	17	0.51	0.44	63		
90+ days past due and nonaccrual assets + other real estate owned .....	0.28	0.53	25	0.38	0.51	41	0.28	0.55	22	0.52	0.48	61		
<b>Restructured and Nonaccrual Loans and Leases</b>														
<b>+ OREO as Percent of:</b>														
Total assets .....	0.26	0.58	19	0.39	0.57	29	0.28	0.60	20	0.43	0.53	43		
Allowance for loan and lease losses .....	37.79	69.27	25	142.47	74.58	87	41.28	66.66	29	200.19	115.41	86		
Equity capital + allowance for loan and lease losses .....	3.98	5.03	42	5.95	4.68	70	4.28	4.97	42	6.90	4.28	79		
Tier 1 capital + allowance for loan and lease losses .....	3.01	5.96	20	4.68	5.89	40	3.32	6.05	23	5.35	5.65	50		
Loans and leases + other real estate owned .....	0.43	0.97	19	0.65	0.91	35	0.48	0.97	20	0.73	0.85	45		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.41	0.31	74	0.21	0.48	19	0.57	0.39	75	0.34	0.38	54			
	90+ days past due .....		0.06	0.13	65	0	0.12	16	0.01	0.16	42	0.21	0.16	77			
	Nonaccrual.....		0.63	0.76	51	0.71	0.54	71	0.41	0.76	31	0.78	0.46	81			
Commercial and industrial	30–89 days past due .....		1.56	0.22	98	0.24	0.36	40	0.32	0.23	76	0.67	0.31	85			
	90+ days past due .....		0.01	0.02	68	0	0.03	17	0.03	0.03	66	0.12	0.05	81			
	Nonaccrual.....		0.18	0.69	16	0.67	0.90	40	0.26	0.75	21	1.24	0.83	74			
Individuals	30–89 days past due .....		0.97	0.53	80	1.92	0.84	87	1.68	0.83	87	2.33	0.83	91			
	90+ days past due .....		0	0.11	20	0	0.15	42	0	0.14	40	0	0.17	35			
	Nonaccrual.....		0.13	0.22	48	0.27	0.19	70	0.21	0.28	56	0.31	0.17	71			
Depository institution loans	30–89 days past due .....			0.01			0.01			0			0				
	90+ days past due .....			0			0			0			0				
	Nonaccrual.....			0			0			0			0				
Agricultural	30–89 days past due .....		2.81	0.17	96	1.47	0.35	90	18.63	0.17	98	3.01	0.24	97			
	90+ days past due .....		0	0	44	0	0.02	40	0	0	44	0	0	42			
	Nonaccrual.....		0	0.44	25	5.09	0.76	92	0	0.49	24	1.77	0.67	81			
Foreign governments	30–89 days past due .....			0.03			10.34			0			0.07				
	90+ days past due .....			0			0			0			0				
	Nonaccrual.....			0.04			0.05			0.09			0.03				
Other loans and leases	30–89 days past due .....		0.09	0.13	63	11.32	0.26	98	0	0.18	15	1.32	0.20	95			
	90+ days past due .....		0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30			
	Nonaccrual.....		0	0.15	19	0.04	0.13	47	0.04	0.15	50	0.99	0.13	92			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Past Due and Nonaccrual Loans and Leases—Continued**

Memoranda		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer #	Pct									
1–4 family	30–89 days past due .....	0.80	0.47	79	0.37	0.73	25	0.95	0.65	78	0.50	0.67	46			
	90+ days past due .....	0	0.28	18	0	0.24	17	0.03	0.33	52	0	0.31	14			
	Nonaccrual .....	0.63	0.88	40	0.53	0.79	38	0.62	0.89	43	0.48	0.73	40			
Revolving	30–89 days past due .....	0.31	0.31	53	0.24	0.50	24	1.01	0.48	84	0.18	0.45	21			
	90+ days past due .....	0	0.03	32	0	0.03	31	0.09	0.03	84	0	0.05	24			
	Nonaccrual .....	0.91	1.31	59	1.83	1.07	79	0.71	1.13	46	1.08	1	72			
Closed-end	30–89 days past due .....	0.84	0.48	79	0.39	0.76	27	0.95	0.65	78	0.54	0.70	49			
	90+ days past due .....	0	0.31	20	0	0.27	19	0.03	0.38	49	0	0.35	16			
	Nonaccrual .....	0.60	0.85	40	0.39	0.77	29	0.62	0.87	44	0.42	0.70	36			
Junior lien	30–89 days past due .....	0.01	0.01	50	0	0.02	21	0.01	0.02	57	0.02	0.02	50			
	90+ days past due .....	0	0	35	0	0	32	0	0	32	0	0	29			
	Nonaccrual .....	0.15	0.05	89	0.05	0.05	57	0.16	0.04	92	0.06	0.04	67			
Commercial real estate	30–89 days past due .....	0.25	0.22	65	0.13	0.28	32	0.42	0.26	75	0.27	0.18	76			
	90+ days past due .....	0.09	0.02	88	0	0.01	23	0	0.02	23	0.29	0.03	97			
	Nonaccrual .....	0.63	0.62	56	0.79	0.32	89	0.32	0.62	34	0.90	0.23	96			
Construction and development	30–89 days past due .....	0	0.22	15	0	0.32	12	0.26	0.28	63	3.23	0.28	97			
	90+ days past due .....	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33			
	Nonaccrual .....	0	0.50	11	0.47	0.24	81	0	0.41	11	4.62	0.20	97			
1–4 family	30–89 days past due .....	0	0.03	30	0	0.06	24	0	0.03	28	0	0.06	25			
	90+ days past due .....	0	0	44	0	0	41	0	0	42	0	0	41			
	Nonaccrual .....	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30			
Other	30–89 days past due .....	0	0.16	17	0	0.24	15	0.26	0.22	71	3.23	0.20	97			
	90+ days past due .....	0	0	38	0	0.01	36	0	0	40	0	0.01	35			
	Nonaccrual .....	0	0.43	11	0.47	0.18	85	0	0.35	12	4.62	0.17	97			
Multifamily	30–89 days past due .....	0	0.08	27	0	0.10	22	0	0.09	22	0.10	0.08	72			
	90+ days past due .....	0	0	45	0	0	45	0	0	45	0	0	41			
	Nonaccrual .....	1.21	0.13	95	0	0.06	19	0	0.11	20	0	0.05	21			
Nonfarm non-residential	30–89 days past due .....	0.37	0.20	78	0.18	0.27	43	0.58	0.23	83	0.18	0.14	68			
	90+ days past due .....	0.13	0.02	89	0	0.02	27	0	0.02	26	0.40	0.03	97			
	Nonaccrual .....	0.40	0.78	36	1.05	0.37	94	0.45	0.80	40	0.99	0.28	95			
Owner Occupied	30–89 days past due .....	0.01	0.06	28	0.10	0.11	49	0.12	0.07	74	0	0.07	8			
	90+ days past due .....	0	0	33	0	0.01	33	0	0	33	0	0.01	26			
	Nonaccrual .....	0.32	0.32	58	0.43	0.20	82	0.37	0.27	66	0.36	0.16	81			
Other	30–89 days past due .....	0.36	0.12	85	0.08	0.14	48	0.47	0.14	86	0.18	0.07	83			
	90+ days past due .....	0.13	0.01	92	0	0.01	35	0	0.01	33	0.40	0.01	97			
	Nonaccrual .....	0.08	0.40	24	0.62	0.16	91	0.08	0.44	26	0.64	0.10	96			
Farmland	30–89 days past due .....	0	0.13	30	1.06	0.32	84	0	0.11	30	0	0.23	23			
	90+ days past due .....	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42			
	Nonaccrual .....	0.96	1.14	66	0.67	1.10	52	0.72	1.13	54	0.64	0.84	57			
Credit card	30–89 days past due .....		0.75			1.31			0.95			1.19				
	90+ days past due .....		0.56			0.83			0.63			0.78				
	Nonaccrual .....		0.10			0.09			0.05			0.11				

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018									
<b>Common Equity Tier 1 Capital</b>														
Common stock plus related surplus .....	1,043,195	1,043,195	1,043,195	1,043,195										
Retained earnings .....	67,202	17,009	47,312	7,356										
Accumulated other comprehensive income (AOCI) .....	5,577	18,617	27,687	-4,476										
Common equity tier 1 minority interest .....	1,345,995	1,295,738	1,348,967	1,251,886										
Common equity tier 1 capital before adjustments/deductions .....	2,461,969	2,374,559	2,467,161	2,297,961										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>														
Less: Goodwill, intangible assets, and deferred tax assets .....	930,696	946,312	925,986	951,222										
Accumulated other comprehensive income-related adjustments .....	13,047	43,550	64,767	-10,970										
Other deductions from common equity tier 1 capital .....	0	0	0	0										
Subtotal: .....	1,518,226	1,384,697	1,476,408	1,357,709										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0										
Common equity tier 1 capital .....	1,518,226	1,384,697	1,476,408	1,357,709										
<b>Additional Tier 1 Capital</b>														
Additional tier 1 capital instruments and related surplus .....	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0										
Additional tier 1 capital .....	0	0	0	0										
<b>Tier 1 Capital</b> .....	1,518,226	1,384,697	1,476,408	1,357,709										
<b>Tier 2 Capital</b>														
Tier 2 capital instruments and related surplus .....	24,856	24,817	24,846	24,807										
Non-qualifying capital instruments .....	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	135,362	54,353	133,481	44,599										
Exited advanced approach eligible credit reserves .....														
Unrealized gains on AFS preferred stock classified as equity .....														
Tier 2 capital before deductions .....	160,218	79,170	158,327	69,406										
Exited advanced approach tier 2 capital before deductions .....														
Less: Tier 2 capital deductions .....	0	0	0	0										
Tier 2 capital .....	160,218	79,170	158,327	69,406										
Exited advanced approach tier 2 capital .....														
Total capital .....	1,678,444	1,463,867	1,634,735	1,427,115										
Exited advanced approach total capital .....														
<b>Total Assets for Capital Ratios</b>														
Average total consolidated assets, adjusted .....	18,732,725	16,853,110	18,658,750	17,027,790										
Less: Deductions from common equity tier 1 capital .....	930,696	946,312	925,986	951,222										
Less: Other deductions .....	0	0	0	0										
Total assets for leverage ratio .....	17,802,029	15,906,798	17,732,764	16,076,568										
Total risk-weighted assets .....	10,827,888	10,509,809	10,692,806	10,439,219										
Exited advanced approach total RWA .....														
<b>Capital Ratios</b>														
Common equity tier 1 capital, column A .....	14.02	12.54	75	13.18	11.59	79	13.81	12.35	79	13.01	12.11	76		
Common equity tier 1 capital, column B .....	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46		
Tier 1 capital, column A .....	14.02	13.31	68	13.18	12.25	73	13.81	13.08	72	13.01	12.78	63		
Tier 1 capital, column B .....	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46		
Total capital, column A .....	15.50	15.37	59	13.93	14.01	56	15.29	15.23	58	13.67	14.36	45		
Total capital, column B .....	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46		
Tier 1 leverage .....	8.53	9.15	36	8.71	9.43	31	8.33	9.13	29	8.45	9.76	15		
Supplementary leverage ratio, advanced approaches HCs .....		7.94			7.28			8.72			7.41			

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0						
Total property and casualty assets .....		0			0			0			0						
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0						
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0						
Total insurance underwriting equity .....		0			0			0			0						
Total property and casualty equity .....		0			0			0			0						
Total life and health equity .....		0			0			0			0						
Total insurance underwriting net income .....		0			0			0			0						
Total property and casualty .....		0			0			0			0						
Total life and health .....		0			0			0			0						
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0						
Unearned premiums (P/C) .....		0			0			0			0						
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0						
Separate account liabilities (L/H) .....		0			0			0			0						
Insurance activities revenue .....		0			0			0			0						
Other insurance activities income .....		0			0			0			0						
Insurance and reinsurance underwriting income .....		0			0			0			0						
Premiums .....		0			0			0			0						
Credit related insurance underwriting .....		0			0			0			0						
Other insurance underwriting .....		0			0			0			0						
Insurance benefits, losses, expenses .....		0			0			0			0						
Net assets of insurance underwriting subsidiaries .....		0			0			0			0						
Life insurance assets .....		98,302			96,037			97,702			95,573					2.36	

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer #	Pct	BHC	Peer #	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0.01	38	0	0	39	0	0.01	37						
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	54.39			56.62			53.67			51.47								
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	45.61			43.38			46.33			48.53								
Separate account assets (L/H) / Total life assets .....	12.21			10.89			11.24			7.26								
Insurance activities revenue / Adjusted operating income .....	0	0.38	11	0	0.40	14	0	0.41	11		0.47							
Premium income / Insurance activities revenue .....	2.23			2.84			2.84			7.32								
Credit related premium income / Total premium income .....	33.33			45.10			38.23			34.91								
Other premium income / Total premium income .....	66.67			54.90			61.77			65.09								
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39						
Insurance net income (P/C) / Equity (P/C) .....	22.15			9.66			15.59			19.86								
Insurance net income (L/H) / Equity (L/H) .....	3.56			-116.81			3.62			5.13								
Insurance benefits, losses, expenses / Insurance premiums .....	1,367.96			1,046.57			447.82			233.61								
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15								
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15								
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42						
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	5.96	11	30	6.71	11.59	32	6.08	11.03	32	6.85	11.51	35						
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34						
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0			0			0			0								

## Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	217	0	0	
Real estate loans.....	0	217	0	0	
Commercial and industrial loans .....	0	0	0		
Loans to depository institutions and other banks acceptances .....	0	0	0	0	
Loans to foreign governments and institutions .....	0	0	0	0	
Loans to individuals .....	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	-66	
Debt securities .....	0	0	0	0	
Interest-bearing bank balances .....	0	0	0	0	
Total selected foreign assets .....	0	217	0	0	
Total foreign deposits .....	0	0	0	0	
Interest-bearing deposits .....	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.69		0	0.99	31	0	0.87	31	0	1.25	31			
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			1.19				
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.37			4.10			5.18			27.03				
Commercial and industrial loans .....		1.94			0.37			0.64			0.29				
Foreign governments and institutions .....		0			0			0			0				
<b>Growth Rates</b>															
Net loans and leases.....	-100	-6.17	2		12.26			-2.40			22.48				
Total selected assets.....	-100	-2.56	3		7.32			2.04			12.40				
Deposits .....		2.95			13.75			3.46			10.36				

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
<b>Activity</b>								
Securitization activities.....		231,523	552,772	272,966	0		-58.12	
1–4 family residential loans.....		0	0	0				
Home equity lines.....		0	0	0				
Credit card receivables.....		0	0	0				
Auto loans.....		231,523	0	272,966				
Commercial and industrial loans.....		0	0	0				
All other loans and leases.....		0	552,772	0	0		-100.00	
Retained credit exposure.....		8,557	15,532	10,156	0		-44.91	
1–4 family residential loans.....		0	0	0	0			
Home equity lines.....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		8,557	0	10,156	0			
Commercial and industrial loans.....		0	0	0	0			
All other loans and leases.....		0	15,532	0	0		-100.00	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans .....		0	0	0	0			
Home equity lines .....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans .....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0			
Liquidity commitments provided to conduit structures .....		0	0	0	0			
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		1.22	3.24	1.43	0			
1–4 family residential loans.....		0	0	0	0			
Home equity lines.....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		1.22	0	1.43	0			
Commercial and Industrial loans .....		0	0	0	0			
All other loans and leases.....		0	3.24	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0			
Liquidity commitments provided to conduit structures .....		0	0	0	0			
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....		14.97	18.23	15.54				
Home equity lines .....		1.24	1.97	1.41				
Credit card receivables.....		0	0	0				
Auto loans and other consumer loans.....		28.73	21.91	27.42				
Commercial and industrial loans .....		14.57	5.51	14.26				
All other loans and leases.....		40.48	52.38	41.38				

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	3.70	2.81	3.72		
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....	3.70		3.72		
Commercial and industrial loans.....		2.81			
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0		
Seller's interest carried as securities and loans .....	0	0	0		
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0.56	1.12	0.69	0	
Total retained credit exposure and asset sale credit exposure .....	0.66	1.24	0.80	0	
Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
					1-Year    5-Year
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0		
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans .....	7,694	0	14,341		
Commcial and industrial loans .....	0	0	0	0	
All other loans and leases.....	0	25,565	0	0	-100.00
Total 30–89 days past due securitized assets.....	7,694	25,565	14,341	0	-69.90
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0		
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans .....	752	0	1,323		
Commercial and industrial loans .....	0	0	0	0	
All other loans and leases.....	0	3,049	0	0	
Total 90+ days past due securitized assets .....	752	3,049	1,323	0	-75.34
Total past due securitized assets.....	8,446	28,614	15,664	0	-70.48
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans .....	827	0	9,384	0	
Commercial and industrial loans .....	0	0	0	0	
All other loans and leases.....	0	3,999	0	0	-100.00
Total net losses on securitized assets.....	827	3,999	9,384	0	-79.32

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....	3.32		5.25		
Commercial and industrial loans .....		4.62			
All other loans and leases .....		3.32	4.62	5.25	
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....	0.32		0.48		
Commercial and industrial loans .....					
All other loans and leases .....		0.55			
Total 90+ days past due securitized assets .....	0.32	0.55	0.48		
Total past due securitized assets percent of securitized assets .....	3.65	5.18	5.74		
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....	1.43		3.44		
Commercial and industrial loans .....		2.89			
All other loans and leases .....		1.43	2.89	3.44	
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.84	0.39	0.95		
Home equity lines .....	0.31	0.24	1.01		
Credit card receivables .....					
Commercial and industrial loans .....	1.56	0.24	0.32		
All other loans and leases .....	0.52	1.07	0.88		
Total managed loans past due 30–89 days .....	0.78	0.88	0.94		
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0.03		
Home equity lines .....	0	0	0.09		
Credit card receivables .....					
Commercial and industrial loans .....	0.01	0	0.03		
All other loans and leases .....	0.05	0.04	0		
Total managed loans past due 90+ days .....	0.04	0.03	0.02		
<b>Total Past Due Managed Assets .....</b>	<b>0.83</b>	<b>0.91</b>	<b>0.96</b>		
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0		
Home equity lines .....	0	0	0		
Credit card receivables .....					
Commercial and industrial loans .....	0.06	0.06	0.04		
All other loans and leases .....	0.20	0.54	0.28		
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.18</b>	<b>0.40</b>	<b>0.28</b>		

**Parent Company Income Statement**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	0	0	0	0			
Dividends .....	0	0	0	0			
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from nonbank subsidiaries .....	0	0	0	0			
Dividends .....	0	0	0	0			
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from subsidiary holding companies .....	0	0	0	0			
Dividends .....	0	0	0	0			
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Total income from subsidiaries .....	0	0	0	0			
Securities gains (losses) .....	0	0	0	0			
Other operating income .....	0	0	0	0			
Total operating income .....	0	0	0	0			
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0			
Interest expense .....	0	0	0	0			
Other expenses .....	0	0	0	0			
Provision for loan and lease losses .....	0	0	0	0			
Total operating expenses .....	0	0	0	0			
Income (loss) before taxes .....	0	0	0	0			
Applicable income taxes (credit) .....	0	0	0	0			
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	0	0	0	0			
Equity in undistributed income of subsidiaries .....	19,890	9,438	39,956	7,356		110.74	
Bank subsidiaries .....	19,890	9,438	39,956	7,356		110.74	
Nonbank subsidiaries .....	0	0	0	0			
Subsidiary holding companies .....	0	0	0	0			
Net income (loss) .....	19,890	9,438	39,956	7,356		110.74	
<b>Memoranda</b>							
Bank net income .....	19,890	9,438	39,956	7,356		110.74	
Nonbank net income .....	0	0	0	0			
Subsidiary holding companies' net income .....	0	0	0	0			

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,115,974	100	1,078,821	100	1,118,194	100	1,046,075			3.44
Common and preferred stock .....		1,115,974	100	1,078,821	100	1,118,194	100	1,046,075			3.44
Excess cost over fair value .....		0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0			
Other receivables .....		0	0	0	0	0	0	0			
Investment in nonbank subsidiaries .....		0	0	0	0	0	0	0			
Common and preferred stock .....		0	0	0	0	0	0	0			
Excess cost over fair value .....		0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0			
Other receivables .....		0	0	0	0	0	0	0			
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0			
Common and preferred stock .....		0	0	0	0	0	0	0			
Excess cost over fair value .....		0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0			
Other receivables .....		0	0	0	0	0	0	0			
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0			
Securities .....		0	0	0	0	0	0	0			
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0			
Cash and due from affiliated depository institution .....		0	0	0	0	0	0	0			
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0			
Intangible assets .....		0	0	0	0	0	0	0			
Other assets .....		0	0	0	0	0	0	0			
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0			
Total assets .....		1,115,974	100.00	1,078,821	100.00	1,118,194	100.00	1,046,075			3.44
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0			
Securities sold (repos) .....		0	0	0	0	0	0	0			
Commercial paper .....		0	0	0	0	0	0	0			
Other borrowings 1 year or less .....		0	0	0	0	0	0	0			
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0			
Subordinated notes and debentures .....		0	0	0	0	0	0	0			
Other liabilities .....		0	0	0	0	0	0	0			
Balance due to subsidiaries and related institutions .....		0	0	0	0	0	0	0			
Total liabilities .....		0	0	0	0	0	0	0			
Equity Capital .....		1,115,974	100	1,078,821	100	1,118,194	100	1,046,075			3.44
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0			
Common stock .....		0	0	0	0	0	0	0			
Common surplus .....		1,043,195	93.48	1,043,195	96.70	1,043,195	93.29	1,043,195			0.00
Retained earnings .....		67,202	6.02	17,009	1.58	47,312	4.23	7,356			295.10
Accumulated other comprehensive income .....		5,577	0.50	18,617	1.73	27,687	2.48	-4,476			-70.04
Other equity capital components .....		0	0	0	0	0	0	0			
Total liabilities and equity capital .....		1,115,974	100.00	1,078,821	100.00	1,118,194	100.00	1,046,075			3.44
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0			

**Parent Company Analysis—Part 1**

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Profitability</b>															
Net income / Average equity capital .....	7.50	12.54	9	3.77	3.93	41	3.88	7.29	17	0.75	9.68	3			
Bank net income / Average equity investment in banks .....	7.12	12.55	7	3.55	4.73	31	3.68	7.45	13	0.71	10.51	3			
Nonbank net income / Average equity investment in nonbanks .....		12.53			5.73			9.75			7.89				
Subsidiary HCs net income / Average equity investment in sub HCs .....		11.69			3.62			7.01			8.55				
Bank net income / Parent net income .....	100	95.97	35	100	95.67	24	100	88.16	31	100	82.22	35			
Nonbank net income / Parent net income .....	0	2.83	15	0	5.47	17	0	3.59	14	0	5.93	10			
Subsidiary holding companies' net income / Parent net income .....		65.70			89.02			68.34			74				
<b>Leverage</b>															
Total liabilities / Equity capital .....	0	17.74	2	0	19.50	2	0	20.06	3	0	20.43	1			
Total debt / Equity capital .....	0	11.90	11	0	13.54	13	0	14.41	10	0	14.31	13			
Total debt + notes payable to subs that issued TPS / Equity capital .....	0	14.30	7	0	15.86	7	0	16.67	6	0	16.36	7			
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	12.02	11	0	13.93	13	0	14.68	10	0	14.56	13			
Total debt / Equity capital – excess over fair value .....	0	12	11	0	13.68	13	0	14.52	10	0	14.51	13			
Long-term debt / Equity capital .....	0	11.33	11	0	12.46	14	0	13.56	10	0	13.04	13			
Short-term debt / Equity capital .....	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36			
Current portion of long-term debt / Equity capital .....	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40			
Excess cost over fair value / Equity capital .....	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38			
Long-term debt / Consolidated long-term debt .....	0	35.48	11	0	27.67	13	0	34.67	10	0	28.44	13			
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	100	102.85	35	100	103.91	29	100	102.81	35	100	103.22	35			
Total investment in subs / Equity capital .....	100	108.21	28	100	111.18	22	100	110.16	23	100	111.07	22			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0	0.22	35	0	1.22	30	0	0.47	34	0	0.36	34			
Equity investment in subs – equity cap / Net income-div (X) .....	0	0.74	1	0	2.81	2	0	1.82	1	0	1.22	1			
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....		111.20			154.20			136.59			177.68				
Cash from ops + noncash items + op expense / Op expense + dividend .....		98.58			176.81			147.24			190.27				
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....		85.35			90.08			134.08			116.34				
Pretax operating income + interest expense / Interest expense .....		1,142.88			2,355.68			2,016.32			1,968.54				
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....		1,357.31			1,688.78			1,539.23			1,632.83				
Dividends + interest from subsidiaries / Interest expense + dividends .....		117.86			186.57			150.43			210.80				
Fees + other income from subsidiaries / Salary + other expenses .....		13.36			14.22			13.95			16.52				
Net income / Current part of long-term debt + preferred dividends (X) .....		33.13			20.55			35.64			57.11				
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0	3.97	23	0	2.60	28	0	3.85	24	0	2.64	28			
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.05			0.15			0.10			0.04				
Nonaccrual .....		1.22			1.57			1.03			0.54				
Total .....		1.27			1.72			1.13			0.58				
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries .....	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46			
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49			
Total .....	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46			
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.80	15	0	3.20	13	0	2.66	14	0	5.62	12			
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	49	0	0	50			
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36			

## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		74.87			61.08			81.10			57.84				
Dividends declared / Net income .....	0	23.13	6	0	81.32	4	0	42.29	4	0	33.08	3			
Net income – dividends / Average equity.....	7.50	9.52	36	3.77	0.55	76	3.88	4.14	48	0.75	6.46	7			
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....		101.14			182.33			132.17			178.13				
Dividends from nonbank subsidiaries .....		3.28			2.35			3.41			7.53				
Dividends from subsidiary holding companies.....		4.75			3.48			4.85			21.40				
Dividends from all subsidiaries .....		128.99			229.19			174.85			260.40				
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	0	30.63	14	0	123.04	10	0	60.28	4	0	66.55	4			
Interest income from bank subsidiaries.....	0	0.12	24	0	0.70	22	0	0.36	20	0	0.54	18			
Management and service fees from bank subsidiaries .....	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36			
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46			
Operating income from bank subsidiaries .....	0	33.49	8	0	148.03	4	0	62.88	3	0	69.36	3			
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		47.24			39.62			56.39			82.95				
Interest income from nonbank subsidiaries.....		2.80			14.44			7.38			20.25				
Management and service fees from nonbank subsidiaries .....		0.53			1.68			0.86			1.92				
Other income from nonbank subsidiaries.....		0.09			0.19			0.16			1.06				
Operating income from nonbank subsidiaries .....		69.48			76.32			79.84			150.41				
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23				
Interest income from subsidiary holding companies.....		6.44			12.80			8.40			6.54				
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36				
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29				
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49				
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....		58.57			62.43			69.76			67.32				
Interest income from bank subsidiaries.....		0.72			2.52			0.63			0.80				
Management and service fees from bank subsidiaries .....		4.11			1.69			1.87			1.81				
Other income from bank subsidiaries.....		0.02			0.07			0.04			0.03				
Operating income from bank subsidiaries .....		71.70			76.26			82.20			78.80				
Dividends from nonbank subsidiaries .....		5.32			2.51			1.95			2.65				
Interest income from nonbank subsidiaries.....		0.82			1.82			0.73			1.19				
Management and service fees from nonbank subsidiaries .....		0.05			0.08			0.02			0.06				
Other income from nonbank subsidiaries.....		0.01			0.04			0.01			0.04				
Operating income from nonbank subsidiaries .....		10.59			9.13			4.70			7.29				
Dividends from subsidiary holding companies.....		1.03			1.54			2.53			4.52				
Interest income from subsidiary holding companies.....		0.13			0.40			0.11			0.20				
Management and service fees from subsidiary holding companies.....		0			0			0			0				
Other income from subsidiary holding companies.....		0			0			0			0				
Operating income from subsidiary holding companies.....		2.35			5.35			4.56			6.08				
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37				
Loans and advances from subsidiaries / Total debt .....		29.59			30.31			27.08			28.33				